

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS, WESTERN DIVISION**

**IN RE:**

Joyce B. Williams

Debtor(s)

Case No.: 06 B 70614

Chapter: 13

Judge Manuel Barbosa

**NOTICE OF POST PETITION OBLIGATIONS DUE**

**TO:** Lydia Meyer, Chapter 13 Trustee, P.O. Box 14127, Rockford, IL 61105-4127  
Joyce B. Williams, Debtor(s), 2243 S. 4th Street, Rockford, IL 61104  
Gary Flanders, Attorney for Debtor(s), 1 Court Place, Suite 201, Rockford, IL 61101

You are hereby notified that BAC HOME LOANS SERVICING, L.P. has made post-petition advances of \$50.00 in relation to the mortgage it services and these amounts have been added to the note and mortgage obligation pursuant to the terms of the note and mortgage.

You are hereby notified that debtor(s) is(are) due to BAC HOME LOANS SERVICING, L.P. for the contractual mortgage payment due 06/01/2009. On 06/04/2009 when the Trustee Filed the Notice of Cure of All Pre-Petition Mortgage Obligations the Debtor owed for the 06/01/2009 post-petition mortgage payment, with the 07/01/2009 coming due. As Debtor has failed to maintain post-petition payments, the current provision of the plan regarding reinstatement do not apply and any outstanding pre-petition amounts also remain due.

Pursuant to the terms of the confirmed plan, if no challenge to these advances is made by motion filed with the court and served on the undersigned and the trustee within thirty days of this notice or by 08/14/2009, BAC HOME LOANS SERVICING, L.P.'s rights to collect these amounts will remain unaffected.

**PROOF OF SERVICE**

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed above, by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527, before the hour of 5:00 PM on July 15, 2009.

/s/ Jose Moreno

Attorney for Creditor

Berton J. Maley ARDC#6209399  
Gloria C. Tsotsos ARDC# 6274279  
Jose G. Moreno ARDC#6229900  
Rachael A. Stokas ARDC#6276349  
Peter C. Bastianen ARDC#6244346  
Joel P. Fonferko ARDC#6276490  
Maria A. Georgopoulos ARDC#6281450  
**Codilis & Associates, P.C.**  
15W030 North Frontage Road, Suite 100  
Burr Ridge, IL 60527  
(630) 794-5300  
**C&A FILE (14-06-4685)**

NOTE: Pursuant to the Fair Debt Collection Practices Act you are advised that this law firm is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.